

JAN 27 2009

PTO/SB/21 (02-04)

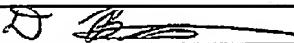
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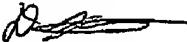
TRANSMITTAL FORM <i>(to be used for all correspondence after initial filing)</i>		Application Number 10/687,851
		Filing Date 09/22/2003
		First Named Inventor John Eugene Merkley, Jr.
		Art Unit 3692
		Examiner Name Jennifer L. Liversedge
Total Number of Pages in This Submission 15		Attorney Docket Number 16342D1-US

ENCLOSURES (Check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/ Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation <input type="checkbox"/> Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____	<input type="checkbox"/> After Allowance communication to Technology Center (TC) <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input type="checkbox"/> Other Enclosure(s) (please identify below):
Remarks		
Amendment in Reply to Office Action, dated 10/27/2008 is enclosed.		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual name	Darin Bartholomew (Reg. No. 36,444)
Signature	
Date	January 27, 2009

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JAN 27 2009

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 10/667,851 Confirmation No.: 1381
Applicant : John Eugene Merkley, Jr.
Filed : 9/22/2003
Art Unit : 3692
Examiner: : Jennifer L. Liversedge
Docket (Atty Ref.) No. : 16342D1-US
Title : INTEGRATED FINANCIAL PROCESSING SYSTEM
AND METHOD FOR FACILITATING AN INCENTIVE PROGRAM

Moline, IL 61265
27 January 2009

Commissioner for Patents
P. O. Box 1450
Alexandria VA 22313-1450

Amendment In Reply to Office Action, dated 10/27/2008

Sir:

In reply to the Office Action dated 10/27/2008, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.